

## AMENDMENTS TO THE CLAIMS

1. (Original) A method of linking a web based account to a phone based account over the world wide web (WWW), the method comprising:

receiving a connection request from a first computer on a second computer, the connection request formatted as a uniform resource locator (URL), the URL further specifying a linking code and a return location, the linking code corresponding to an identifier provided by a third computer to the first computer and identifying the web based account on the third computer;

responsive to one or more messages between the first computer and the second computer, identifying the phone based account; and

storing the linking code in the phone based account as a cookie.

2. (Original) The method of claim 1, wherein the return location comprises a URL, the method further comprising sending a message from the second computer to the first computer, the message instructing the first computer to send a connection request to a computer identified by the URL in the return location.

3. (Original) The method of claim 1, wherein the method occurs entirely in response to a single action.

4. (Original) The method of claim 3, wherein the single action comprises a mouse click.

5. (Original) The method of claim 1, wherein the first computer comprises a computer operated by an individual and the

second computer operated by a legal entity that supports access to the phone based account for the individual via a telephone interface.

6. (Original) The method of claim 1, wherein the second computer and third computer are operated by different legal entities.

7. (Original) The method of claim 1, wherein the URL formatted in the connection request further includes a wallet indicator, the wallet indicator provided by the third computer and indicating that the third computer will share commerce related information relating to the web account with the second computer.

8. (Original) The method of claim 1, wherein the return location comprises a URL and the cookie is stored in the phone based account with a predetermined name, the value of the linking code and the domain of the return location.

9. (Original) A method of accessing a web based account over a telephone interface using telephone identifying information and a first computer, the method comprising:

identifying a phone account using the first computer and the telephone identifying information;

selecting a state associated with the phone account using the first computer, the state comprising a plurality of cookies; and

automatically providing a subset of the plurality of cookies to the application using the first computer, the providing responsive to receiving a request over the telephone interface to initiate an application on a second computer,

wherein the subset of the plurality of cookies includes at least one cookie including a linking code, the linking code identifying a web account to the second computer.

10. (Original) The method of claim 9, wherein the automatically providing occurs over a communication channel encrypted according to one or more of a secure sockets layer (SSL) protocol and a transport layer security (TLS) protocol.

11. (Original) The method of claim 9, further comprising automatically removing the at least one cookie including the linking code from the plurality of cookies after the automatically providing.

12. (Original) The method of claim 9, wherein responsive to receiving the at least one cookie including the linking code, the application capable of accessing information associated with the related web account.

13. (Original) The method of claim 9, wherein subsequent to receiving the at least one cookie including the linking code, the application receives a string, the string corresponding to single key DTMF sequence of a password for the related web account, and wherein the application capable of accessing information associated with the related web account using the string.

14. (Original) An apparatus for linking a web based account to a phone based account over the world wide web (WWW), the apparatus comprising:

means for receiving a connection request from a first computer, the connection request formatted as a uniform resource

locator (URL), the URL further specifying a linking code and a return location, the linking code corresponding to an identifier provided by a third computer to the first computer and identifying the web based account on the third computer;

means for communicating with the first computer to identify the phone based account; and

means for storing the linking code in the phone based account as a cookie.

15. (Currently Amended) A method of obtaining a customer information over a telephone interface using telephone identifying information and a first computer, the method comprising:

identifying a phone account using the first computer and the telephone identifying information;

selecting a state associated with the phone account using the first computer, the state comprising a plurality of cookies;

selecting at least one of the plurality of cookies comprising a wallet indicator, the wallet indicator comprising an URL for obtaining customer information in a web account from a second computer; and

using the URL to obtain the customer information from the second computer.

16. (Currently Amended) The method of claim 15, wherein responsive to ~~the~~ using the URL, a predetermined amount is paid by the operator of the first computer to the operator of the second computer.

17. (Currently Amended) The method of claim 15, wherein there is at least one of the plurality of cookies comprising a linking code and wherein ~~the~~ using the URL further comprises

sending a hypertext transfer protocol (HTTP) request to the URL that includes the linking code and receiving back the customer information.